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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
|-----------------|-------------|----------------------|---------------------|------------------|

10/611,781

06/30/2003

John T. Keis

49335.1100

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SNELL & WILMER L.L.P. (Main)
400 EAST VAN BUREN
ONE ARIZONA CENTER
PHOENIX, AZ 85004-2202

EXAMINER

LOFTUS, ANN E

ART UNIT

PAPER NUMBER

3692

MAIL DATE

DELIVERY MODE

01/21/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | | |
|------------------------------|--------------------------------------|------------------------------------|--|
| Office Action Summary | Application No. 10/611,781 | Applicant(s) KEIS ET AL. | |
| | Examiner ANN LOFTUS | Art Unit 3692 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 07 October 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-12 and 14 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-12 and 14 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of the Claims

1. This action is in response to an amendment filed on 10/7/08. Claims 1-2 and 14 are pending. Claim 13 is cancelled. Priority is claimed from a provisional filed 1/14/03.

Response to Arguments

2. Applicant's arguments have been considered but are moot in view of the new ground(s) of rejection. Claim 14 is new.

The applicant argues that the request processor in claim 1 is evidence that the scope of the claim does not include embodiments without hardware. The examiner respectfully disagrees. The type of request processor that can perform higher level functions such as enforcing business rules can be software. The applicant may be interested in the very recent BPAI remarks concerning processors and 35 USC 101 in Ex Parte Cornea-Hasegan, Appeal 2008-4742 decided 1/13/09, on application 10/328,572, at <http://des.uspto.gov/Foia/ReterivePdf?system=BPAI&flNm=fd20084742-01-13-2009-1>

The applicant argues that Bosworth does not teach a division of a time period by a withdrawal value. Claim 1 recites in part:

- Identify a withdrawal value associated with a withdrawal transaction, wherein said withdrawal value exceeds a withdrawal threshold value; (...)
- Determine a first constant by dividing a number of days to withdraw a predetermined percentage of said withdrawal value by said withdrawal value.

Art Unit: 3692

The exact algorithm here is confusing, as expressed under 35 USC 112 second.

However, Bosworth Davies teaches in page 5 in the table after paragraph 63, a withdrawal amount exceeding a threshold, a predetermined percentage of a withdrawal value, and a velocity. Paragraphs 13 and 82 also teach velocity. Paragraph 13 teaches velocity and volume of transactions in a given number of days. Bosworth teaches adapting rules in paragraph 48. Bosworth teaches determining a constant in paragraph 34. So Bosworth teaches the inputs to the rule, the use of rules, and the result of the rules. The inputs to the rule are combined with ordinary math, a known technique. A person of ordinary skill in the art would be able to combine these inputs in a known manner with predictable technical results and a reasonable expectation of success to achieve the rule as claimed. Bosworth makes clear that users of his system are expected to customize rules to fit local situations and priorities.

The applicant further argues that the references do not teach applying a combined remittance to multiple accounts. The examiner respectfully disagrees. Pickering teaches in the abstract consolidating bills from multiple companies, collecting a combined remittance and applying the combined remittance to multiple accounts (for the multiple companies).

Claim Rejections - 35 USC § 101

3. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

4. Claims 1-12 and 14 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

5. Claims 1-12 and 14 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

As to claim 1, the system is comprised of a request processor, six managers and a validator. Because the managers are coupled to the processor, and configured to perform, it is understood that the managers are not human. The issue is whether the scope of the system as claimed could be software per se, because software independent of any physical device or medium is not statutory subject matter. The broadest reasonable interpretation of the claim language includes embodiments composed of software per se.

The request processor claimed is not the sort of processor normally made as hardware to support generic commands for the operating system, because it includes higher specialized functions. For example, the request processor in paragraph 16 of the specification is capable of enforcing business rules from a database.

The specification in paragraph 47 says the invention as in the drawings may be implemented in computer program instructions. Paragraph 51 says the invention may be a computer program product, and entirely software. In light of the specification, an interpretation of the claim language to include only software elements is reasonable. Since the claim language includes within its scope a non-statutory embodiment of software per se, it must be rejected.

Claims 2-12 do not remedy the problem and thus are also rejected.

Art Unit: 3692

As to claim 14, A claimed process is eligible for patent protection under 35 U.S.C.

§ 101 if:

"(1) it is tied to a particular machine or apparatus, or (2) it transforms a particular article into a different state or thing. See Benson, 409 U.S. at 70 ('Transformation and reduction of an article 'to a different state or thing' is the clue to the patentability of a process claim that does not include particular machines. '); Diehr, 450 U.S. at 192 (holding that use of mathematical formula in process 'transforming or reducing an article to a different state or thing' constitutes patent-eligible subject matter); see also Flook, 437 U.S. at 589 n.9 ('An argument can be made [that the Supreme] Court has only recognized a process as within the statutory definition when it either was tied to a particular apparatus or operated to change materials to a 'different state or thing' '); Cochrane v. Deener, 94 U.S. 780, 788 (1876) ('A process is...an act, or a series of acts, performed upon the subject-matter to be transformed and reduced to a different state or thing.').⁷ A claimed process involving a fundamental principle that uses a particular machine or apparatus would not pre-empt uses of the principle that do not also use the specified machine or apparatus in the manner claimed. And a claimed process that transforms a particular article to a specified different state or thing by applying a fundamental principle would not pre-empt the use of the principle to transform any other article, to transform the same article but in a manner not covered by the claim, or to do anything other than transform the specified article." (*In re Bilski*, 88 USPQ2d 1385, 1391 (Fed. Cir. 2008))

Bilski further says that the particular machine or apparatus or transformation must be central to the purpose of the claimed process, and not mere extra-solution activity such as gathering data or recording results. Claim 14 is not tied to a particular machine or apparatus nor does it transform a particular article into a different state or thing; therefore, claim 14 is non-statutory under § 101.

Claim Rejections - 35 USC § 112

6. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

7. Claims 1-12 and 14 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

The last action rejected the entire fraud manager in claim 13 under 35 USC 112 first. The applicant replied that the material was taught by Silva (10/378,465 20040177035), and incorporated by reference. The following limitation within the fraud manager is not supported in Silva. This limitation was in (now cancelled) claim 13, but is now in independent claims 1 and 14. The remaining claims listed are rejected as inheriting the problems cited.

At issue is the limitation *determine a first constant by dividing a number of days to withdraw a predetermined percentage of said withdrawal value by said withdrawal value*. Silva's method concerns a deposit followed by withdrawals, and the time it takes to withdraw a certain percentage of the original deposit. The claimed limitation seems to only concern a single withdrawal. The applicant is asked to cite a passage for support or amend the claim.

Art Unit: 3692

8. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

9. Claims 1-12 and 14 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 1 and 14 recite in part:

- Identify a withdrawal value associated with a withdrawal transaction, wherein said withdrawal value exceeds a withdrawal threshold value; (...)
- Determine a first constant by dividing a number of days to withdraw a predetermined percentage of said withdrawal value by said withdrawal value.

It seems that the input values are not enough to determine a constant, which makes the algorithm unclear. If there is a withdrawal of \$10,000 exceeding the threshold, and the predetermined percentage is 10%, then what is the meaning of a number of days to withdraw \$1,000? Presumably the single transaction of withdrawing \$10,000 did not take multiple days. Is this an additional transaction?

Claims 1 and 14 refer to "said audit" which lacks antecedent basis. To what audit does this refer?

The remaining claims listed are rejected as inheriting the problems cited.

Claim Rejections - 35 USC § 103

10. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

Art Unit: 3692

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

11. Claims 1 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over:

- US Patent No. 5483445 filed 21 Oct 1993 by Pickering,
- in view of US Patent No 6578015 filed 31 Aug 1999 by Haseltine et al,
- in view of US Patent 6070150 filed 10/18/96 by Remington
- in view of US Patent 6045039 filed 10/16/97 by Stinson et al.
- in view of US Patent No 5504677 filed Oct 15 1992 by Pollin
- in view of US Patent Application 20030033228 filed 11/29/2001 by Bosworth-Davies et al. and
- in view of US Patent 6757689 filed 9/7/2001 by Battas.

Let the combination of these seven references be known as Pickering +6.

As to claims 1 and 14, Pickering teaches a remittance manager configured to process incoming bank payments to a banking service in lines 55-68 col 13. A remittance manager is a banking service.

Pickering teaches an electronic payment manager configured to process outgoing electronic payments from the banking service in col 12 line 50. Pickering teaches a request processor (communications manager) in Figure 1.

Pickering does not specifically teach a transaction manager. Haseltine teaches a financial transaction manager configured to perform banking instructions related to various financial transactions in Fig 2. It would have been obvious to a person of

Art Unit: 3692

ordinary skill in the art at the time of the invention to modify Pickering to add a financial transaction manager configured to perform banking instructions related to various financial transactions in order to manage, track and verify internal account transfers.

Pickering does not explicitly teach formatting incoming bank payments.

Remington teaches in col 7 lines 50-60 and col 5 lines 10-35 formatting incoming bank payments (remittance information). Remington's payments It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to explicitly add formatting incoming payments in order to facilitate compatibility with existing systems.

Pickering does not teach validating incoming bank payments according to internal rules and external rules applicable to the banking service. Stinson teaches validating a payment (transaction) against rules in col 12 lines 15-28 and fig 9. Stinson teaches example rules which reflect internal and external considerations. A person of ordinary skill in the art would understand that banking is governed by both internal corporate and external regulatory rules. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Pickering to add validating incoming payments according to internal rules and external rules in order to catch problems before funds are transferred.

The Pickering Haseltine combination does not specifically teach a financial institution validator. Pollin teaches a financial institution validator configured to validate data regarding external institutions relating to the banking service in col 9 lines 45-68. It would have been obvious to a person of ordinary skill in the art at the time of the

Art Unit: 3692

invention to modify the Pickering Haseltine combination to add a financial institution validator configured to validate data regarding external institutions relating to the banking service in order to ensure that financial institution data is correct and current.

The Pickering Haseltine combination does not specifically teach an arrangement manager. Pollin teaches an arrangement manager (scheduler) configured to receive banking requests for periodic and requested movement of funds in col 4 lines 18-22. Combining Pollin's arrangement manager with Pickering and Haseltine would result in an arrangement manager for the banking service. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to add an arrangement manager(scheduler) configured to receive banking requests for at least one of periodic and requested movement of funds for said banking service in order to avoid errors from manually triggering periodic events.

The Pickering Haseltine combination does not specifically teach a check writing manager. Pollin teaches a check writing manager configured to generate a print request to print a bank check and to validate a requested bank check against a requested bank check amount against an available bank account balance at the banking service in items 216 and 218 of Fig. 2, described in col 12 line 15 to col 13 line 53. Pollin teaches maintaining bank account information for validating sufficient funds in col 11 line 53 to col 12 line 32. Pollin implies that the sufficient funds information as maintained by a separate entity than the main system components, but it could still be considered part of the system. While Pollin's account information is maintained remotely from the check

Art Unit: 3692

writing manager, it could be considered part of the same system. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to add a check writing manager configured to generate a print request to print a bank check and to maintain bank account information to validate a requested bank check amount against an available bank account balance at the banking service in order to satisfy customers who wish to be paid by check.

Pickering does not explicitly teach receiving instructions in a format that is usable by an existing financial system of a financial institution. Haseltine teaches in col 4 line 53 to col 5 line 36 formats and translators for transaction data, including OFX, which is usable by an existing financial system of a financial institution. Remington teaches in col 7 lines 50-60 formatting for compatibility with legacy systems. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Pickering to add receiving instructions in a format that is usable by an existing financial system of a financial institution in order to allow the instructions to be processed.

The financial transaction manager of Haseltine is not explicitly described to perform instructions related to various financial transactions, wherein said banking instructions include formatted payments, periodic and requested movement of funds, and validated banking data regarding external institutions, and wherein the banking instructions are received in a format that is usable by an existing financial system of a bank. However, each of these elements was known in the art as described above. Each of the elements performs as expected in the combination, without unexpected results. It would have been within ordinary creativity and reasoning to a person of ordinary skill in

Art Unit: 3692

the art at the time of the invention to modify Pickering Haseltine to add, with predictable results and a reasonable expectation of technical success, a financial transaction manager to perform banking instructions related to various financial transactions, wherein said banking instructions include formatted payments, periodic and requested movement of funds, and validated data regarding external institutions, and wherein the instructions are received in a format that is usable by an existing financial system of a bank, since the elements were known.

Pickering Haseltine does not specifically teach the features of account monitoring manager. Bosworth Davies teaches them as follows: Bosworth-Davies paragraph 36 page 3 teaches searching a database to locate financial transactions. Bosworth Davies in paragraphs 63-65 page 5 and their tables teach rules used to identify suspicious transactions including numerous constants (parameters and thresholds) such as

- Identifying a withdrawal value associated with a withdrawal transaction where the value exceeds a threshold
- and identifying a deposit value associated with a deposit where the deposit value is at least one of equal to and greater than a predetermined percentage of the withdrawal value. (withdrawal is compared to deposit in bounce rule paragraph 83)
- And determining a first constant (score) by dividing a time period to withdraw a predetermined percentage of said withdrawal value by said withdrawal value

Bosworth-Davies teaches in paragraph 34 analyzing said first constant (score) to facilitate said audit when the first constant is at least one of equal to and greater than a

Art Unit: 3692

constant threshold. Bosworth-Davies paragraphs 46-47 page 4 teach applying a marker to the financial transaction account when the first constant is at least one of equal to and greater than the constant threshold, and determining by said marker a second constant which is indicative of at least one of a previous account transaction and a future account transaction. Bosworth-Davies claim 13 teaches determining when a pattern exists by comparing said second constant to said first constant.

It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination, to add the features of the account monitoring manager above in order to gain the benefits of integration and to satisfy bank regulations requiring suspicious transactions to be identified.

The remaining claim elements consist of the elements discussed above with the following simple substitution: instead of a banking service, they are applied first to a credit service then to a brokerage service. Pollin teaches a credit service (savings and loan) and a brokerage service in col lines 50-55. Substituting a credit service or a brokerage service for the banking service would not pose a particular challenge for one of ordinary skill in the art. While application integration projects were large and expensive at the time of the invention, the integration methods were known, as taught by Battas col 1 line 25 to col 2 line 25. The results would have been predictable and there would be a reasonable expectation of technical success. Thus it would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the elements above to apply to a credit service or brokerage service because it is a simple substitution of known elements.

To summarize, the claimed elements of the request processor and the managers (the remittance manager, arrangement manager, financial institution validator, financial transaction manager, check writing manager, and electronic payment manager and account monitoring manager) are old and well-known. Using these in credit and brokerage operations as well as banking is obvious by substitution of known elements as above. Integrating the systems is old and well-known by Battas. Thus the invention is a combination of known elements, where each element performs as known. A person of ordinary skill in the art at the time of the invention would have understood how to apply an integration tool to combine these elements with predictable results and a reasonable expectation of success.

12. Claims 2 and 3 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering+6, as applied above, further in view of US Patent No. 6493680 filed 19 Feb 1998 by Logan et al.

As to claim 2, the parent limitations are addressed above. Pollin teaches a front-end in col 15 line 20, but the Pickering Haseltine Pollin combination does not specifically teach an internal and external front-end. Logan teaches a front-end (interface component) for internal use and a front-end for external use in col 4 lines 50-60. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add a front-end for internal use and a front-end for external use because it allows each group of users to have the tools and data they use presented in a useful way.

As to claim 3, the Pickering Haseltine combination does not specifically teach a message system. Pollin teaches a message system in block 210 of Figure 2. It would have been obvious to a person of ordinary skill in the art to modify the Pickering Haseltine combination to add communication via a messaging in order to let operators and other systems know of events that occur.

13. Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering + 6 as applied above, in view of Logan, further in view of US Patent No. 5930778 filed 11 July 1996 by Geer.

As to claim 4, the parent limitations are addressed above. The Pickering Haseltine Pollin combination does not specifically teach scanning a remittance and assigning an identifier. Geer teaches in claim 15 scanning incoming remittances into electronic format, assigning a unique identifier to each remittance, and storing said unique identifier with data regarding the incoming remittance. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add scanning incoming remittances into electronic format, assigning a unique identifier to each remittance, and storing said unique identifier with data regarding the incoming remittance because it enables electronic processing of the remittance, and allows easier retrieval of the remittance data than filing the paper copy.

Art Unit: 3692

14. Claim 5 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering+6 as applied above, in view of Logan in view of Geer as applied above, further in view of US Patent No. 5220501 filed 8 Dec 1989 by Lawlor.

As to claim 5, the parent limitations are addressed above. The Pickering Haseltine Pollin combination does not specifically teach translating instructions. In col 21 lines 3-20 Lawlor teaches receiving instructions from a request processor, translating the instructions into a format readable by another system and transmitting the translated instructions to another system. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add receiving instructions from a request processor, translating the instructions into a format readable by another system and transmitting the translated instructions to another system because the process of settling transactions requires communications with many systems and translation would enable more transactions to be processed.

15. Claims 6-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering+6 as applied above in view of Logan in view of Geer in view of Lawlor as applied above, further in view of Official Notice.

As to claim 6, the parent limitations are addressed above. The Pickering Haseltine combination does not specifically teach check writing. Pollin teaches in col 12 line 38 to col 13 line 54 receiving a request to write a check, formatting said request, and sending a print request to a printer. It would have been obvious to a person of

Art Unit: 3692

ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to add receiving a request to write a check, formatting said request, and sending a print request to a printer in order to be able to make payments to entities who wish to be paid by check. The Pickering Haseltine Pollin combination does not specifically teach storing data regarding each print request in a database. Official Notice [now admitted prior art] is taken that businesses keep records of checks printed for audits and to prevent fraud. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add storing data regarding each print request in a database in order to have a record of each check printed to prevent fraud and for audits.

As to claim 7, the Pickering Haseltine Pollin combination does not specifically teach receiving a request to perform an electronic transaction, formatting said request into a form usable by an electronic payment network, sending said formatted request to an electronic payment network and storing data regarding each request in a database. In col 21 lines 3-20 Lawlor teaches receiving a request to perform an electronic transaction, formatting said request into a form usable by an electronic payment network, sending said formatted request to an electronic payment network and storing data regarding each request in a database. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add receiving a request to perform an electronic transaction, formatting said request into a form usable by an electronic payment network, sending said formatted request to an electronic payment network and storing data regarding

Art Unit: 3692

each request in a database because the ability to reformat transactions would enable more transactions to be processed and storing the data would provide a record for later verification.

As to claim 8, the Pickering Haseltine combination does not specifically teach creating periodic arrangements, validating arrangements against pre-determined criteria, storing arrangements, including a scheduled date, comparing a current date with scheduled dates, and transmitting messages regarding scheduled arrangements. Pollin teaches creating periodic arrangements, validating arrangements against pre-determined criteria, storing arrangements, including a scheduled date, comparing a current date with scheduled dates, and transmitting messages regarding scheduled arrangements. It would have been obvious to a person of ordinary skill in the art to modify the Pickering Haseltine combination to add creating periodic arrangements, validating arrangements against pre-determined criteria, storing arrangements, including a scheduled date, comparing a current date with scheduled dates, and transmitting messages regarding scheduled arrangements in order to support a scheduling function for routine transaction instead of manually re-entering them or trying to remember to execute them at the proper time.

As to claim 9, Pickering does not specifically teach validating transactions. Haseltine teaches validating transactions in col 6 lines 57-65. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Pickering to add validating transactions because that way errors would be identified and appropriate alerts and actions could be started. The Pickering Haseltine Pollin

Art Unit: 3692

combination does not specifically teach directing transactions to an appropriate component. Lawlor col 20 lines 11 –29 teaches directing transactions to an appropriate component. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add directing transactions to an appropriate component in order to avoid the overhead of excess processing if all systems were to receive all transactions.

As to claim 10, Pickering Haseltine does not explicitly teach internal rules including minimum balance, maximum balance, minimum transfer amounts, maximum transfer amounts, and daily limits on withdrawals. Stinson Fig 9 teaches transfer amount (check) exceeding set limits as an internal rule. Official Notice [now admitted prior art] is taken that it is old and well-known for a financial institution to have internal rules regarding minimum balance, maximum balance, minimum transfer amounts, maximum transfer amounts, and daily limits on withdrawals. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify Pickering Haseltine to add teach internal rules including minimum balance, maximum balance, minimum transfer amounts, maximum transfer amounts, and daily limits on withdrawals in order to quickly identify problematic transactions.

As to claim 11, Logan teaches in col 6, lines 1-10, government reporting. A person of ordinary skill in the art would have understood that the external business rules include reporting regulations relating to a government agency because it is old and well-known that financial institutions have to report some transactions to the government.

As to claim 12, Pickering teaches an electronic payment processor configured to process outgoing electronic payments in col 12 line 50. An electronic payment manager is understood to process outgoing electronic payments. A person of ordinary skill in the art at the time of the invention would have understood that the outgoing payments could be to entities within a single financial institution. For example, if a certain payee required a certain format or timing requirements, it might have a separate electronic payment manager, such that all of its payments went to a single entity.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

16. While portions of interest have been indicated, all references should be considered for the entirety of their teachings.

17. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ann Loftus whose telephone number is 571-272-7342. The examiner can normally be reached on M-F 8-4.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on 571-272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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/Susanna M. Diaz/

Primary Examiner, Art Unit 3692